

ABSTRACT OF THE DISCLOSURE

Free design service system, apparatus, and method of life insurance enabling salespersons and customers to design life insurance that meets one's specific requirements easily from terminal equipment. This system allows anyone to access via network a life insurance design home page on a Web server from one's device such as a personal computer and set the data including the classification of insurance to be reviewed, type, term insured, and age and gender of insured from information available on a design input screen. Accordingly, an insurance premium calculation module provided by the web server calculates a premium, a handling regulations module detects the prescribed consistency of the settings, and a various cumulative calculation module adds up various cumulative amounts. The surrender value is also calculated by a surrender value calculation module. All these data are available in a table format or graphically displayed by a graph drawing module.